



# Schedule of Bank Charges

January to June, 2024

Contents

<b>1. INLAND REMITTANCES</b>	<b>3</b>
<b>2. Collection and other services</b>	<b>3</b>
<b>3. Cash Management and Employee Banking Service Charges</b>	<b>5</b>
A. Cash Management	5
B. Employee Banking Services – Bike and Durable Goods Financing	5
<b>4. DIGITAL DELIVERY CHANNELS</b>	<b>6</b>
C. Issuance / Annual Subscription & Replacement (For Cards)	6
D. BankIslami Debit Cards - Per Transaction Charges	6
E. Dispute Processing Charges (per transaction)	7
F. One Touch Banking	7
G. CALL CENTRE / IVR	7
<b>5. FINANCING</b>	<b>8</b>
A. CONSUMER FINANCE	8
a) AUTO FINANCE	8
b) HOUSING FINANCE (MUSKUN)	9
c) COMMERCIAL MORTGAGES	10
d) ROSHNI ASAAN (ISLAMIC FINANCING FACILITY FOR RENEWABLE ENERGY)	10
e) Takaful	10
B. CORPORATE / SME FINANCING	10
a) VEHICLES	10
b) OTHER EQUIPMENT	11
<b>6. MISCELLANEOUS CHARGES ON FINANCING</b>	<b>11</b>
<b>7. SAFE DEPOSIT LOCKERS</b>	<b>12</b>
<b>8. TRADE SERVICES</b>	<b>13</b>
A. IMPORTS	13
B. INLAND TRADE	17
C. EXPORTS	17
D. LETTERS OF GUARANTEE	18
<b>9. INTERNATIONAL REMITTANCES</b>	<b>20</b>
<b>10. POSTAGE &amp; COMMUNICATIONS</b>	<b>21</b>
A. Courier Charges (For all destinations)	21
B. Registered Post	21
C. SWIFT Charges	21
D. RTGS Charges	21
E. FACSIMILE CHARGES	21
<b>11. For BIPL Staff (Salary Account Only)</b>	<b>22</b>
<b>12. BankIslami Priority Banking</b>	<b>23</b>
A. Priority Banking Customer Relationship Criteria	23

<b>B. Priority Banking Fee Waivers .....</b>	<b>23</b>
<b>C. Waivers on Consumer Banking Products .....</b>	<b>24</b>
<b>13. BankIslami Mashal - Women Banking.....</b>	<b>24</b>
<b>A. DEPOSIT PRODUCTS .....</b>	<b>24</b>
<b>B. CONSUMER FINANCE ( Mashal - Women Banking) .....</b>	<b>25</b>
<b>C. MASHAL BUSINESS FINANCE ( Mashal - Women Banking) .....</b>	<b>25</b>
<b>14. BankIslami HumSafar Scheme .....</b>	<b>26</b>
<b>15. NOTES .....</b>	<b>27</b>

## 1. INLAND REMITTANCES

### A. Issuance of Pay Order

Islami Current Account

**Free**

Islami Sahulat Account

**Free**

IslamiBachat Account

**Free**

Islami Khair Current Account

**Free**

### B. Issuance of DD / TT

Upto Rs.10,000/-: Rs.30 (Flat)+Correspondent Charges at actual; FROM Rs.10,001/- to Rs.100,000/-: 0.20% Minimum Rs.50/- + Correspondent Charges as per actual; OVER Rs.100,000/-: 0.25% - minimum Rs.300/-

### C. Drafts, MTs and TTs against cash

Service not provided

### D. DD / PO Cancellation

**Rs.350/-**

### E. Duplicate Demand Draft

Rs.300/-

### F. Duplicate Pay Order

**Rs.300/-**

### G. Collection of Fees of Educational Institutions

FREE

### H. Issuance of Pay Order of Educational Institutions

FREE

### I. Issuance of Demand Draft or any other instrument of educational institutions, HEC / Board

0.50% of fees / dues or Rs.25/- per instrument whichever is less

## 2. Collection and other services

### A. Foreign Bills for Collection Clean Cheque / DD (FBC)

#### a) Collection Charges (Clean Cheques)

For USD Instruments (Minimum USD 25/- + Actual Correspondent Charges + Courier Charges)  
For Other Currencies Instruments 0.3% of the instrument, Minimum Rs.400/-, Maximum Rs.1,500/- + Courier Charges + Actual Foreign Correspondent Charges (if any). Actual

#### b) Foreign Clean Cheque Return Charges

Actual

### B. Local Bills for Collection clean / cheques (LBC) – inclusive of courier charges

Rs.200/- (Flat)

### C. Clean item sent on collection return unpaid. (Local)

Actual correspondent charges

### D. Issuance of SBP / NBP Cheques

Rs.500/- (Flat)

### E. Cheque Return Administrative Charges

Inward Clearing / Cash Cheque: Rs.500/- (Flat); Outward Clearing: FREE

### F. Special clearing charges through NIFT (Inclusive of cheque returned charges if any)

Rs.375/- per cheque / instrument

### G. Providing duplicate Debit / Credit advices, additional copies of L/Cs SWIFT messages, etc.

Rs.50/- per item

### H. Duplicate Statement of Account

Rs.35/-

I.	Issuance of loose cheques. (subject to clearance by the Branch Manager)	Rs.500/- per cheque
J.	Balance confirmation to Auditors	Free
K.	Service charges on subscription of successful application (bankers to issue)	Upto 0.50% of the volume routed through BankIslami; Minimum Rs.15,000/-
L.	Account Closing charges	Nil
M.	Tax Certificate Issuance Charges	Free
N.	Any other type of certificate issuance regarding business dealing with the bank.	Rs.200/- per instant
O.	Hold mail charges	Rs.1,000/- p.a. - recoverable semiannually or part thereof
P.	Registration / permits of student cases	Rs.2,000/- p.a.
Q.	<b>Issuance of Cheque Books</b>	
	Islami current Account	Rs.15 per leaf (Free if collected within 90 days)
	Islami khair Current Account	Rs.15 per leaf (Free if collected within 90 days)
	Islami Sahulat Account	Rs.15 per leaf (Free if collected within 90 days or on maintaining an average balance of Rs.25,000)
	Islami Bachat Account	Rs.15 per leaf (Free if collected within 90 days)
R.	Handling charges for foreign currencies Cash Deposit	(i) 0.15% for USD Cash Deposit/Conversion (reversible if deposit not withdrawn within 4 weeks) (ii) 0.15% for GBP Cash Deposit/Conversion. (iii) 0.15% for Other Foreign Currencies Cash Deposit/Conversion.
S.	Local U. S. Dollar Clearing	Processing charges; USD 5
T.	Standing Instructions Fee	Rs.75/-per instruction for LCY Accounts and USD 1/- or equivalent in other currencies for FCY Accounts. Standing Instructions fee will be recovered in addition to the usual charges on remittances, if any;
U.	Intercity clearing via NIFT	Rs.100/- per item (or actual charges, whichever is higher)
V.	Credit Report Charges / CIB Online charges	Rs.200/- per customer report
W.	E-Statements	FREE
X.	Utility Bill Payment	Rs.8/- per bill or as advised by SBP / PBA from time to time (Included in Bill Amount)
Y.	<b>Stop Payment Charges</b>	<b>Rs.400/- per Leaf and Max Rs.2000/- for local instruments; Actual correspondent charges for FC instruments</b>
Z.	Old record information charges (subject to prior approval of the concerned BM)	Rs.300/- per instance
AA.	Change Address	Free

**AB. Online Transactions**

- |                    |      |
|--------------------|------|
| a) Cash Deposit    | FREE |
| b) Cash withdrawal | FREE |

**AC. Investor Portfolio Securities (IPS) Account**

- |  |  |
|--|--|
| (i) Holding Charges Per Annum (to be recovered on monthly basis) | 0.25% of investment amount plus CDC Charges at Actual Min Rs.2,499/- , Max Rs.4,999/-. |
| (ii) Account Statement   | Rs.100/- (Flat)  |
| (iii) Transaction Charges Sale/Purchase                          | Rs.350 Per Transaction.  |
| (iv) Security Movement   | Rs.350 Per Transaction plus CDC Charges At actual                                      |

**AD. Scrips Equity Trading**

- |  |        |
|--|--------|
| (i) Account Opening Charges              |        |
| a) Individual                            | NIL    |
| b) Corporate                             | NIL    |
| (ii) (Share/Security)                    |        |
| Upto Rs.199.99                           | NIL    |
| from Rs.200 to 399.99                    | NIL    |
| from Rs.400 & above                      | NIL    |
| (iii) Custodial Charges (per annum)      |        |
| a) For Shares (Only Shariah Compliant)   | Actual |
| b) For TFCs (Only Shariah Compliant)     | Actual |
| c) For Rights (Only Shariah Compliant)   | Actual |
| (iv) Shares Transfer Charges (Per Share) | Actual |
| (v) Shares Pledge Charges (Per Share)    | Actual |
| (vi) NCCPL Charges (Per Share)           | Actual |
| (vii) UIN Charges (Per Annum)            |        |
| a) Individual                            | Actual |
| b) Corporate                             | Actual |
| (viii) CDC Sub Account Fee ( Per Annum)  | Actual |

**3. Cash Management and Employee Banking Service Charges**

**A. Cash Management**

"All charges for Cash Management Products (Collections & Payments) will be decided on a cases to case basis through agreement between the bank and the customer"

**B. Employee Banking Services – Bike and Durable Goods Financing**

- |  |  |
|--|--|
| (i) Application fee & Processing Charge              | Rs.1,200/- (per case) inclusive of FED |
| (ii) Documents Charges                               | At Actual                              |
| (iii) Duplicate Schedule / copies of Legal Documents | Rs.500/-                               |

#### 4. DIGITAL DELIVERY CHANNELS

##### C. Issuance / Annual Subscription & Replacement (For Cards)

(i)	Classic Debit Mastercard	Rs. 2,500/-
(ii)	Titanium Debit Mastercard	Rs. 3,500/-
(iii)	PayPak Debit Card	Rs. 1,250/-
(iv)	Virtual Debit Mastercard	Rs. 650/-
(v)	Internet Banking / Mobile App	Free
(vi)	SMS Banking Service	Rs.160 Per month
		Rs. 1,900 Per year
(vii)	E-Statement Charges	Free

##### D. BankIslami Debit Cards - Per Transaction Charges

(i)	<b>POS (POINT OF SALE) PURCHASE</b>	
(a)	BankIslami Card on Domestic POS	Free
(b)	BankIslami Card on International POS	3.5% of Amount
(ii)	<b>CASH WITHDRAWAL</b>	
(a)	BankIslami Card on BankIslami ATM	Free
(b)	BankIslami Card on 1Link ATM	Rs.23.44/-
(c)	<b>Receipt Printing Charges</b>	Rs. 3.00/-
(d)	<b>BankIslami Card on International ATM</b>	3.5% of Transaction Amount
(iii)	<b>INTERNET SHOPPING ON DEBIT CARD</b>	
(a)	BankIslami Card on Domestic Internet Merchants	Free
(b)	BankIslami Card on International Internet Merchants	3.5% of Amount
(iv)	<b>BALANCE INQUIRY</b>	
(a)	BankIslami Card on BankIslami ATM	Free
(b)	BankIslami Card on 1Link ATM	Rs.5.63/-
(c)	<b>Balance Inquiry Receipt Printing Charges</b>	Rs. 3.00/-
(d)	<b>BankIslami Card on International ATM</b>	Rs.350/-
(v)	<b>IBFT (INTER BANK FUNDS TRANSFER)</b>	
(a)	<b>Via BankIslami ATM</b>	Free up to Rs. 25,000 (monthly) 0.1% or Rs. 200
(b)	<b>Via Internet Banking</b>	whichever is lower on amount exceeding Rs.
(c)	<b>Via Mobile App</b>	25,000 in a month.
(d)	<b>Raast</b>	Free
(vi)	<b>BILLS &amp; PAYMENTS</b>	
(a)	Via BankIslami ATM	Free
(b)	Via Internet Banking	Free
(c)	Via Mobile App	Free
(d)	Contact center	Free
(vii)	<b>PAY 2 ANYONE</b>	
(a)	Via BankIslami ATM	Rs.100/-
(b)	Via Internet Banking	Rs.100/-
(c)	Via Mobile App	Rs.100/-

**(viii) BUS & Airline Ticket Purchases (Via Mobile App)**

- |                     |                    |
|---------------------|--------------------|
| (a) Bus Tickets     | Rs.75/- per Ticket |
| (b) Airline Tickets | Rs.300/-per Ticket |

**(ix) 1Bill**

- |                       |         |
|-----------------------|---------|
| (a) 1Bill transaction | Rs.10/- |
|-----------------------|---------|

**E. Dispute Processing Charges (per transaction)**

**(i) DOCUMENT RETRIEVAL CHARGES**

- |   |            |
|---|------------|
| (a) Domestic Disputed Transactions      | Rs.200/-   |
| (b) International Disputed Transactions | Rs.1,000/- |

**(ii) FALSE DISPUTES**

- |                             |            |
|-----------------------------|------------|
| (a) Per Transaction Charges | Rs.1,000/- |
|-----------------------------|------------|

**(iii) ARBITRATION CHARGES**

- |   |                                |
|---|--------------------------------|
| (a) Domestic & International Transactions | <b>USD 500/- OR EQUIVALENT</b> |
|---|--------------------------------|

**F. One Touch Banking**

- |                                 |      |
|---------------------------------|------|
| (i) One Touch Banking           | Free |
| (ii) Funds Transfer within Bank | Free |
| (iii) IBFT Branch Counter       | Free |
| (iv) Utility Bills Payment      | Free |
| (v) Mobile Top up               | Free |
| (vi) Pay Order                  | Free |

**G. CALL CENTRE / IVR**

- |   |   |
|---|---|
| (a) Account Statement (New / Old)                           | Free  |
| (b) E-Statement Request                                     | Free  |
| (c) Balance / Reference Certificate                         | Rs.200/-  |
| (d) Pay Order Request                                       | Free  |
| (e) Funds Transfers (Intra-Bank)                            | Free  |
| (f) Payments to Facility Account(s) from Deposit Account(s) | Free  |
| <b>(g) Subsequent Cheque Book Issuance</b>                  | <b>Rs. 15/- per leaf</b>  |
| (h) Utility Bills Payments                                  | Free  |
| <b>(i) Cheque Stop Payment Request</b>                      | <b>Rs.400/- per Leaf and Max Rs.2000/- for local instruments; Actual correspondent charges for FC instruments</b> |



## 5. FINANCING

### A. CONSUMER FINANCE

#### a) AUTO FINANCE

- (i) New Vehicle (Financing upto Rs.10M)
  - Application Fees Upto Rs.1,500/- per Car (inclusive of FED)
  - Documentation & Processing Upto Rs.6,300/- per Car (inclusive of FED)
  - Valuation Not required
- (ii) New Vehicle (Financing above Rs.10 M but less than Rs.50 M)
  - Application Fees Upto Rs.1,500/- per car (inclusive of FED)
  - Documentation & Processing Upto Rs.15,600/- per car (inclusive of FED)
  - Valuation Not required
- (iii) Old (Local / Imported) Vehicle (Financing upto Rs.10 M)
  - Application Fees Upto Rs.1,500/- per car (inclusive of FED)
  - Documentation & Processing Upto Rs.6,300/- per car (inclusive of FED)
  - Valuation As Per Actual
- (iv) Old (Local / Imported) Vehicle (Financing above Rs.10 M but less than Rs.50 M)
  - Application Fees Upto Rs.1,500/- per car (inclusive of FED)
  - Documentation & Processing Upto Rs.15,600/- per car (inclusive of FED)
  - Valuation As Per Actual
- (v) Repossession of Vehicle charges as per following Schedule:-

Approved Repossession Charges Light vehicles Upto 2000cc		Approved Repossession Charges Light vehicles Above 2000cc	
Description	Charges	Description	Charges
Within the City	30,000	Within the City	45,000
Out of City (within the Province)	35,000	Out of City (within the Province)	50,000
Out of Province	45,000	Out of Province	55,000
Approved Repossession Charges Light vehicles Upto 2000cc For NR/ Skipped Vehicles			
Description		Charges	
Within the City		40,000/- to 50,000/-	
Out of City (within the Province)		45,000/- to 55,000/-	
Out of Province		50,000/- to 60,000/-	
1 Year + DPD / Non-Recoverable / Skipped Heavy Vehicles Above 2000CC			
Charges may be vary from case to case basis from Rs.50,000/- to 150,000/-			

- (vi) Change of vehicle after **disbursement** Upto Rs.1,500/- (flat)
- (vii) Additional Musharakah Unit Price in case of Early Purchase Upto 08%

(viii)	<b>Tracker charges (Installation, monitoring fee and other charges)</b>	<b>As per actual</b>
(ix)	<b>Additional Charges</b>	
	• Vehicle Storage Charges	As Per Actual
	• Legal and Administrative Charges	As Per Actual
	• Evaluation Charges for Repossessed Vehicle	As Per Actual
	• Income Estimation Charges	As per Actual
	• <b>NOC Revalidation Charges</b>	<b>Upto Rs.1,500/-</b>

Note : Financing limits and Vehicle types are subject to applicable SBP regulations

**b) HOUSING FINANCE (MUSKUN)**

(i)	<b>Application</b>	<b>Rs. 8,000/- (inclusive of FED) ( Non-refundable)</b>
	○ <b>Processing Charges</b>	<b>Rs. 4,500/- (inclusive of FED) (Non-refundable)</b>
	○ Government Subsidy Scheme (G-MSS):	Rs. 2,000/- (At the time of Login)
	Mera Pakistan Mera Ghar (MPMG)	Rs. 3,000/- (Before disbursement)
	(Processing charges)	
(ii)	<b>Appraisal (House/ Flat)</b>	
	○ Financing Upto 10M	Rs.4,500/- (Land: Rs.4,000/-)
	○ Property Value above 10M	Rs.9,000/-
	○ BOQ Verification	Rs.3,000/-
	○ BOQ Tranche Visit	Rs.3,000/- Per Visit
	○ Lawyers' Fee	At actual
	○ Income Estimation	Rs.7,000/-
	○ External Agencies visit Charges	At actual
(iii)	<b>Musharakah Documentation</b>	<b>At actual</b>
	• <b>In case of SLB (additional charges)</b>	<b>At actual</b>
(iv)	<b>Additional Musharakah Unit Price in case of Early Purchase</b>	
	• <b>If paid within 1<sup>st</sup> Year of disbursement.</b>	5% of the outstanding facility amount
	• <b>If paid after 1<sup>st</sup> Year of disbursement</b>	<b>NIL</b>
(v)	<b>Balloon Payment Option</b>	
	• Customers can once in 6 month's pay off balloon amount. However, the amount must be equal to atleast 3 installments.	
(vi)	<b>Incidentals</b>	<b>At actual</b>

**c) COMMERCIAL MORTGAGES**

- |       |  |  |
|-------|--|--|
| (i)   | <b>Application</b>   | Rs.10,000/- (inclusive of FED) (Non-refundable)  |
|       | • Processing Charges   | Financing upto 10 M = 0.4% of Financing Amount   |
|       | • In case of successful application Rs.10,000/- will be deducted from processing charges                       | Financing above 10 M and upto 25 M = 0.35% of Financing Amount or Rs.40,000/- (whichever is higher)<br>Financing above 25 M = 0.25% of Financing Amount or Rs.62,500/- (whichever is higher) |
| (ii)  | <b>Appraisal (House/ Flat)</b>   |  |
|       | • Financing upto 10 M  | Rs.4,500/- (Land: Rs. 4,000)   |
|       | • Property Value above 10M   | Rs.9,000/-   |
|       | • BOQ Verification   | Rs.3,000/-   |
|       | • BOQ Tranche Visit  | Rs.3,000/- Per Visit   |
|       | • Lawyers' Fee   | At actual  |
|       | • Income Estimation  | Rs.7,000/-   |
| (iii) | <b>Musharakah Documentation</b>  | At actual  |
| (iv)  | <b>Partial /Full Early purchase</b>  |  |
|       | • Additional Musharakah Unit Price in case of Partial/Full Early purchase within first 3 years of disbursement | 5%   |
|       | • Additional Musharakah Unit Price in case of Partial/Full Early purchase after first 3 years of disbursement. | 3%   |
| (v)   | <b>Incidentals</b>   | At actual  |

**d) ROSHNI ASAAN (ISLAMIC FINANING FACILITY FOR RENEWABLE ENGERY)**

- |      |                       |                             |
|------|-----------------------|-----------------------------|
| i.   | Processing Fee        | Rs. 6,000/- (Including FED) |
| ii.  | Documentation Charges | At actual                   |
| iii. | Vendor survey Charges | At actual                   |
| iv.  | Net Metering Charges  | At actual                   |

**e) Takaful**

- |      |  |  |
|------|--|--|
| (i)  | Change of beneficiary in first year    | FREE                                   |
| (ii) | Change of beneficiary after first year | Rs.1,000/- per case (inclusive of FED) |

**B. CORPORATE / SME FINANCING**

**a) VEHICLES**

- |       |                               |                             |
|-------|-------------------------------|-----------------------------|
| (i)   | New                           |                             |
|       | • Documentation               | At actual                   |
| (ii)  | Old (Local / Imported)        |                             |
|       | • Documentation               | At actual                   |
|       | • Valuation                   | Upto Rs.5,000/- per vehicle |
| (iii) | Prime Minister's Kamyab Jawan | Rs 100                      |

- Processing Fe At Actual
- Other Charges

**b) OTHER EQUIPMENT**

- (i) Processing Rs.15,000/-
- (ii) Documentation as per actual
- (iii) Valuation as per actual

- a) Processing, Structuring and Advisory Fees. In case of Renewal, it will be applicable on short term facility (Funded / Non Funded)

For SME Customers		For Corporate Customers	
Facilities in (Million PKR)	**Minimum Fee (PKR)	Facilities in (Million PKR)	**Minimum Fee (PKR)
Upto 10.000	5,000	Upto 50.000	20,000
Upto 25.000	10,000	Upto 100.000	40,000
Upto 35.000	15,000	Upto 200.000	75,000
Upto 50.000	20,000	Upto 300.000	100,000
Upto 75.000	25,000	Upto 400.000	125,000
Upto 100.000	40,000	Upto 500.000	150,000
Upto 150.000	50,000	Upto 750.000	200,000
Upto 200.000	75,000	Upto 1000.000	300,000
		Upto 1500.000	350,000
		Upto 2000.000	400,000
		Upto 2500.000 & Above	500,000

\* Processing Fee is applicable upfront to every customer whether case gets approved Or not.

\*\* A Higher Fee may be charged as agreed with the customer.

- b) " Additional price on early termination(in As per Agreement  
Ijarah & Diminishing Musharakah)

**6. MISCELLANEOUS CHARGES ON FINANCING**

- A. Miscellaneous Charges (i.e. charged for Actual cost incurred by BankIslami documents, documents security, evaluation of security and maintenance there of etc.).
- B. Issuance of delivery order against pledge Rs.500/- per delivery order
- C. Search Report charges Actual cost incurred by BankIslami plus Rs.500/-
- D. Godown Rent / Leased Assets Inspection Charges Actual cost incurred by BankIslami
- E. Godown Staff Keepers/Chowkidar Actual cost incurred by BankIslami
- F. Godown Inspection Charges Actual cost incurred by BankIslami
- G. Delivery Charges (If a Godown Keeper is not posted Actual cost incurred by BankIslami conveyance charges will also be recovered).
- H. Issuance of NOC in favor of other banks Rs.2,500/- (flat)

**7. SAFE DEPOSIT LOCKERS**

**A. Key Deposit**

**Rs. 3,500/- (refundable)**

**B. Locker Rental (Annual) - to be recovered in advance**

I. Small	RS.3,500/- p.a.	Free if maintained Rs. 25,000/- as Security Deposit
II. Medium	Rs.5,000/- p.a.	Free if maintained Rs. 35,000/- as Security Deposit.
III. Large	Rs.7,000/- p.a.	Free if maintained Rs.50,000/- as Security Deposit.

**C. Locker breaking charges**

**At actual .**

\*(The amount of security deposit will be placed in Mudaraba based remunerative account)

## 8. TRADE SERVICES

### A. IMPORTS

#### a) Foreign & Local Letter of Credit Opening

- (i) Minimum Charges Rs.2,200/-
- (ii) From the Shariah Perspective, the Bank may charge a fee against L/C opening related services such as documentation, credit assessment, correspondence, account maintenance, monitoring, etc
- (iii) All L/C amount exceeding Rs.100 Million shall attract additional service charges of Rs.4,000/- (First Quarter) per Rs.1 Million each (or part thereof) and Rs.2,000/- (for Subsequent Quarter) per Rs1 Million.
- (iv) Rs.1,500/- (flat) will be charged per amendment along with service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.
- (v) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
- (vi) Change of beneficiary in existing letter of credit, L/c commission will be charged as a new L/c according to Slab.
- (vii) Slabs for Letters of Credit service charges

LC Amount		1st Quarter or part thereof	Subsequent Quarters or Part Thereof
From	To		
Upto	800,000	3,200	1,600
800,001	1,000,000	4,500	2,250
1,000,001	1,500,000	6,250	3,125
1,500,001	2,000,000	8,750	4,375
2,000,001	2,500,000	11,250	5,625
2,500,001	3,000,000	13,750	6,875
3,000,001	3,500,000	16,250	8,125
3,500,001	4,000,000	18,750	9,375
4,000,001	4,500,000	21,250	10,625
4,500,001	5,000,000	23,750	11,875
5,000,001	5,500,000	26,250	13,125
5,500,001	6,000,000	28,750	14,375
6,000,001	6,500,000	31,250	15,625
6,500,001	7,000,000	33,750	16,875
7,000,001	7,500,000	36,250	18,125
7,500,001	8,000,000	38,750	19,375
8,000,001	8,500,000	41,250	20,625
8,500,001	9,000,000	43,750	21,875
9,000,001	9,500,000	46,250	23,125
9,500,001	10,000,000	48,750	24,375
10,000,001	10,500,000	51,250	25,625
10,500,001	12,500,000	57,500	28,750
12,500,001	15,000,000	68,750	34,375
15,000,001	17,500,000	81,250	40,625
17,500,001	20,000,000	93,750	46,875
20,000,001	22,500,000	106,250	53,125
22,500,001	25,000,000	118,750	59,375
25,000,001	27,500,000	131,250	65,625
27,500,001	30,000,000	143,750	71,875
30,000,001	32,500,000	156,250	78,125

32,500,001	35,000,000	168,750	84,375
35,000,001	37,500,000	181,250	90,625
37,500,001	40,000,000	193,750	96,875
40,000,001	42,500,000	206,250	103,125
42,500,001	45,000,000	218,750	109,375
45,000,001	47,500,000	231,250	115,625
47,500,001	50,000,000	243,750	121,875
50,000,001	52,500,000	256,250	128,125
52,500,001	55,000,000	268,750	134,375
55,000,001	57,500,000	281,250	140,625
57,500,001	60,000,000	293,750	146,875
60,000,001	62,500,000	306,250	153,125
62,500,001	65,000,000	318,750	159,375
65,000,001	67,500,000	331,250	165,625
67,500,001	70,000,000	343,750	171,875
70,000,001	72,500,000	356,250	178,125
72,500,001	75,000,000	368,750	184,375
75,000,001	77,500,000	381,250	190,625
77,500,001	80,000,000	393,750	196,875
80,000,001	82,500,000	406,250	203,125
82,500,001	85,000,000	418,750	209,375
85,000,001	87,500,000	431,250	215,625
87,500,001	90,000,000	443,750	221,875
90,000,001	92,500,000	456,250	228,125
92,500,001	95,000,000	468,750	234,375
95,000,001	97,500,000	481,250	240,625
97,500,001	100,000,000	493,750	246,875

**b) Acceptance of Bills under Usance LC (Forgein & Local)**

- (i) **Minimum Charges** **Rs.2,000/-**
- (ii) All acceptance amount exceeding Rs.100 Million shall attract additional service charges of Rs. 750/-(monthly) per Rs.1 Million each (or part thereof).
- (iii) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.
- (iv) If maturity of the bill falls within the validity of L/C, then no acceptance will be charged. But if the bill falls due for payment beyond the expiry of the L/C, then the above service charges will be charged form the date of the expiry of the L/C till date of actual retirement of the bill.
- (v) Slabs for Acceptance of Bills under Usance LC service charges:-

Acceptance Amount Range		Per Month or Part Thereof
From	To	
500,001	800,000	975.00
800,001	1,000,000	1,350.00
1,000,001	1,500,000	1,875.00
1,500,001	2,000,000	2,625.00
2,000,001	2,500,000	3,375.00
2,500,001	3,000,000	4,125.00
3,000,001	3,500,000	4,875.00
3,500,001	4,000,000	5,625.00

4,000,001	4,500,000	6,375.00
4,500,001	5,000,000	7,125.00
5,000,001	5,500,000	7,875.00
5,500,001	6,000,000	8,625.00
6,000,001	6,500,000	9,375.00
6,500,001	7,000,000	10,125.00
7,000,001	7,500,000	10,875.00
7,500,001	8,000,000	11,625.00
8,000,001	8,500,000	12,375.00
8,500,001	9,000,000	13,125.00
9,000,001	9,500,000	13,875.00
9,500,001	10,000,000	14,625.00
10,000,001	10,500,000	15,375.00
10,500,001	12,500,000	17,250.00
12,500,001	15,000,000	20,625.00
15,000,001	17,500,000	24,375.00
17,500,001	20,000,000	28,125.00
20,000,001	22,500,000	31,875.00
22,500,001	25,000,000	35,625.00
25,000,001	27,500,000	39,375.00
27,500,001	30,000,000	43,125.00
30,000,001	32,500,000	46,875.00
32,500,001	35,000,000	50,625.00
35,000,001	37,500,000	54,375.00
37,500,001	40,000,000	58,125.00
40,000,001	42,500,000	61,875.00
42,500,001	45,000,000	65,625.00
45,000,001	47,500,000	69,375.00
47,500,001	50,000,000	73,125.00
50,000,001	52,500,000	76,875.00
52,500,001	55,000,000	80,625.00
55,000,001	57,500,000	84,375.00
57,500,001	60,000,000	88,125.00
60,000,001	62,500,000	91,875.00
62,500,001	65,000,000	95,625.00
65,000,001	67,500,000	99,375.00
67,500,001	70,000,000	103,125.00
70,000,001	72,500,000	106,875.00



72,500,001	75,000,000	110,625.00
75,000,001	77,500,000	114,375.00
77,500,001	80,000,000	118,125.00
80,000,001	82,500,000	121,875.00
82,500,001	85,000,000	125,625.00
85,000,001	87,500,000	129,375.00
87,500,001	90,000,000	133,125.00
90,000,001	92,500,000	136,875.00
92,500,001	95,000,000	140,625.00
95,000,001	97,500,000	144,375.00
97,500,001	100,000,000	148,125.00

**c) Letter of Credit-Miscellaneous (foreign + local)**

- (i) Airway bill endorsement / Issuance of Shipping Guarantee. Rs.3,000/-
- (ii) Registration of contract for Import on Collection basis. 0.20% Minimum Rs.3,000/-
- (iii) Amendment to Contract registration (irrespective of any increase in amount) Rs.2,000/-
- (iv) **Documents Handling Charges (Collection, open Account & Advance Payment) Rs.2,000/-**
- (v) Credit Information report including Credit Report on Foreign Suppliers/Buyers. At actual
- (vi) Retirement of All Import Bills 0.15% minimum Rs.2,000/-
- (vii) Import Bills return Unpaid. Rs.2,000 plus courier charges from the beneficiary.
- (viii) Correspondents reimbursement charges At actual
- (ix) Remittance against import without opening of LC / Registration of Contract (Advance Payment) 0.15% minimum PKR 2,000/- Plus SWIFT / FDD Charges.
- (x) **Letter of Credit Cancellation Rs.2,000/- plus swift charges.**
- (xi) **Discrepancy fee FOREIGN BILLS: USD 95/- Inclusive of FED or equivalent to be collected from the beneficiary bank per discrepant document. (Flat); INLAND BILLS: Rs.4,000/- (flat)**
- (xii) Issuance of any Business /Export/ Import Certificate & Freight Certificate Rs.1,000/-

(xiii)	LC revalidation charges	As per above Slab 8a (vii)
(xiv)	SBP approval for imports advance & open account against expired GDs	Rs.2,000/- per case
(xv)	Profit on PAD (Through Islamic Mode)	As per the sanctions approval
(xvi)	EIF Under Sample Case/FOC Shipments	Rs. 1,500/-
(xvii)	Valid Contract Cancellation Charges	Rs. 2,000/-

**B. INLAND TRADE**

- a) Minimum Charges **Rs.2,000/-**
- b) All LC amounts exceeding Rs.100 Million shall attract additional service charges of Rs.4,000/- (First Quarter) per Rs.1 Million each (or part thereof) and Rs.2,000/- (for Subsequent Quarter).
- c) Rs.1,500/- (flat) will be charged per amendment along with service charges as above, if amendment involves increase in amount or extension in period of validity of L/C.
- d) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.

**C. EXPORTS**

- a) Letters of Credit
- (i) Advising Chargers
- Advising Charges for BIPL Customer Rs.3,000/- (Flat)
  - Advising Charges for Other Bank Customer Rs.3,500/- (Flat)
- (ii) Amendment Advising
- Amendment for BIPL Customer Rs.1,800/-(Flat)
  - Amendenent for Other Bank Customer Rs.1,800/- (Flat)
- (iii) Negotiation of Rupee Bills under L/C As per Shariah approved modes
- (iv) Confirmation Rs.1,000/- (Flat)
- (v) Transfer of export L/C Rs.1,500/- (Flat)
- b) If documents ar sent to other local Banks for negotiation under restricted Letters of Credit. Rs.1,000/- (Flat)
- c) Handling of R & D / DTL (duty draw back claims) 0.25% of claim, minimum Rs.1,500/-per FORM-E
- d) Documentary Collections (Local) 0.15% Minimum Rs.2,000/-
- e) Service charges against export documents sent on collection basis, where payment cover is already received in bank's Nostro account. Paisa 15 per Rs.100 Minimum Rs.2,000 or as revised from time to time
- f) Handling of Freight Subsidy cases Rs.1,500/- per case - subject to revisions made by the Export Promotion Bureau from time to time
- g) Handling of Export Development Surcharge (EDS) cases Rs.80/- per case - subject to revisions made by the Export Promotion Bureau from time to time
- h) Service Charges for issuance of duplicate EPRC / Annexure A Rs.500/- (Flat)
- i) **Islamic Export Refinance Scheme (IERS) Processing Fee** **Rs.1500/- (Flat) per case**
- j) IERS - NOC for Entitlement against EE statement Rs.1,000/- (flat) per NOC
- k) Handling of Substitution Cases Under IERS part-I Rs.1,000 per case

- l) Charges submission & verification of EE/EF Rs.2,000/- per EE / EF  
m) EIF / EFE of BIPL transfer to PSW Rs.1,000/- per EFE / EIF  
n) Export L/C Pre-Advice (including L/C Amendments) Rs.1,000/- (flat) plus courier charges if any.  
o) Transfer of export bills lodged under collection to other banks. Rs.1,000/- (flat) per case  
p) Service charges against export advance payment 0.15% Minimum Rs. 2,500/- received  
q) Service Charge for obtaining SBP approval regarding utilization of Export Advance Payment Rs.2,000/-  
r) Documents returned unpaid Rs.1000/- (flat) per document.  
s) Documents sent to other banks for negotiation under restricted L/C Rs.1000/- (flat) per case  
t) N.O.C to other Banks for 'E' Form Verification Rs.1,000/- (Flat)

**D. LETTERS OF GUARANTEE**

- a) Minimum Charges for Issuance/amendment of Letters of Guarantee Rs.3,000/- (flat)  
b) All guarantees amount exceeding Rs.100 Million shall attract additional service charges of Rs.8,000/- per Rs.1 Million each (per quarter or part thereof) + Rs.4,000/- subsequent quarters.  
c) **Rs. 2,000/- (flat) will be charge per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.**  
d) The Guarantee Confirmation Charges other than SWIFT Rs.1,000/-  
e) **An upfront service charges will be deducted at the time of issuance of LG**  
f) Charges for guarantees issued on behalf of banks [ correspondent / local / foreign] under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the bank.  
g) Claim handling charges Rs.5,000/- (flat)  
h) **Overdue Export Bills Reporting Rs.1,000/-**  
i) Charges relating to corporate customers may differ as per the arrangement between the customer and the Bank.  
j) Slabs for Letters of Guarantee;

Amount Range		First Quarter Charges	Subsequent Quarters or Part Thereof
From	To		
UPTO	800,000	6,400	3,200
800,001	1,000,000	8,100	4,050
1,000,001	1,500,000	11,250	5,625
1,500,001	2,000,000	15,750	7,875
2,000,001	2,500,000	20,250	10,125
2,500,001	3,000,000	24,750	12,375
3,000,001	3,500,000	29,250	14,625
3,500,001	4,000,000	33,750	16,875
4,000,001	4,500,000	38,250	19,125
4,500,001	5,000,000	42,750	21,375
5,000,001	5,500,000	47,250	23,625
5,500,001	6,000,000	51,750	25,875
6,000,001	6,500,000	56,250	28,125
6,500,001	7,000,000	60,750	30,375
7,000,001	7,500,000	65,250	32,625
7,500,001	8,000,000	69,750	34,875
8,000,001	8,500,000	74,250	37,125

8,500,001	9,000,000	78,750	39,375
9,000,001	9,500,000	83,250	41,625
9,500,001	10,000,000	87,750	43,875
10,000,001	10,500,000	92,250	46,125
10,500,001	12,500,000	103,500	51,750
12,500,001	15,000,000	123,750	61,875
15,000,001	17,500,000	146,250	73,125
17,500,001	20,000,000	168,750	84,375
20,000,001	22,500,000	191,250	95,625
22,500,001	25,000,000	213,750	106,875
25,000,001	27,500,000	236,250	118,125
27,500,001	30,000,000	258,750	129,375
30,000,001	32,500,000	281,250	140,625
32,500,001	35,000,000	303,750	151,875
35,000,001	37,500,000	326,250	163,125
37,500,001	40,000,000	348,750	174,375
40,000,001	42,500,000	371,250	185,625
42,500,001	45,000,000	393,750	196,875
45,000,001	47,500,000	416,250	208,125
47,500,001	50,000,000	438,750	219,375
50,000,001	52,500,000	461,250	230,625
52,500,001	55,000,000	483,750	241,875
55,000,001	57,500,000	506,250	253,125
57,500,001	60,000,000	528,750	264,375
60,000,001	62,500,000	551,250	275,625
62,500,001	65,000,000	573,750	286,875
65,000,001	67,500,000	596,250	298,125
67,500,001	70,000,000	618,750	309,375
70,000,001	72,500,000	641,250	320,625
72,500,001	75,000,000	663,750	331,875
75,000,001	77,500,000	686,250	343,125
77,500,001	80,000,000	708,750	354,375
80,000,001	82,500,000	731,250	365,625
82,500,001	85,000,000	753,750	376,875
85,000,001	87,500,000	776,250	388,125
87,500,001	90,000,000	798,750	399,375
90,000,001	92,500,000	821,250	410,625
92,500,001	95,000,000	843,750	421,875
95,000,001	97,500,000	866,250	433,125
97,500,001	100,000,000	888,750	444,375

## 9. INTERNATIONAL REMITTANCES

### A. OUTWARD

- |  |   |
|--|---|
| a) FDD Including SWIFT Message Charges           | USD 25/- (Flat) or equivalent in other currencies   |
| b) Duplicate FDD Including SWIFT Message Charges | USD 18.75 (Flat) or equivalent in other currencies  |
| c) FDD Cancellation via SWIFT Message            | USD 18.75 (Flat) or equivalent in other currencies + Actual Correspondent Charges   |
| <b>d) FTT Via SWIFT</b>                          | <b>USD 25/- (Flat) or equivalent plus SWIFT / Correspondent Bank Charges (at Actual) +Local Taxes &amp; duties when applicable.</b>   |
| e) Foreign Travelers Cheques                     | 1% of the value of the Travelers' Cheques issued  |
| <b>f) Purchase of FDDs / TCS</b>                 | <b>Handling charges: Rs.55/-;OD Buying rate to be applied; Non-realization of proceeds within 21 days: Charity Paisa 36 per Rs.1,000/- per day in excess of 21 days wait period as per Customer's already signed undertaking (to be credited to charity account).</b> |
| g) Swift Charges (Amendment & Enquiry Messages)  | USD 10 /= or equivalent per message (to be recovered at branch end)   |
| h) LG Issuance through Swift                     | Rs.2,000/-  |
| i) LG Amendment through Swift                    | Rs.1,000/-  |
| <b>j) FCY Payment tranfer to other Bank</b>      | <b>Rs. 1500 + Swift Charges</b>   |

### B. INWARD

- |   |   |
|---|---|
| a) General                                    | <b>At actual ( Sender Bank + Nostro Charges / Local Taxes when applicable etc.)</b>                               |
| b) Home Remittances                           | <b>Within one year – FREE. Over the period one year – Rs.500/- Duplicate PRC – Rs.700/-</b>                       |
| c) Remittance & Tax Certificates / Other Docs |   |
| • Auto Issued to registered Email             | Free  |
| • Manually Issued ( as per policy)            | Rs.300/= per document upto 6 months , Rs.1000/= per documents older than 6 months (to be recovered at branch end) |
| d) Inward Return Payment Charges              | USD 10  |

## **10. POSTAGE & COMMUNICATIONS**

### **A. Courier Charges (For all destinations )**

- |                              |  |
|------------------------------|--|
| (a) International            | Rs.7000/- or actual                                  |
| (b) Inland                   | Rs.100/- per 0.5 kg. or actual (whichever is higher) |
| (c) Local (within same city) | Rs.60/- per 0.5 kg. or actual (whichever is higher)  |

### **B. Registered Post**

- |                              |                      |
|------------------------------|----------------------|
| (a) International            | Rs.500/- per 0.5 kg. |
| (b) Inland                   | Rs.60/- per 0.5 kg.  |
| (c) Local (within same city) | Free                 |

### **C. SWIFT Charges**

- |   |  |
|---|--|
| (a) Letter of Credit – Full               | Rs.2,000/-                                   |
| (b) Letter of Credit – Short              | Rs.1,000/-                                   |
| (c) Letter of Credit – Amendment          | RS.1,000/-                                   |
| (d) SWIFT Charges – International (Trade) | USD 10/- (or equivalent in other currencies) |

### **D. RTGS Charges**

- |  |      |
|--|------|
| a) For Amount Rs.100,000/- and above (MT102)   | Free |
| b) For Amount Rs.1,000,000/- and above (MT103) | Free |

### **E. FACSIMILE CHARGES**

- |                   |  |
|-------------------|--|
| (a) International | Actual ISD call rates per minute; Minimum: Rs.25/- |
| (b) Inland        | Actual NWD call rates per minute; Minimum Rs.15/-  |
| (c) Local         | Free   |

### **A. Telephone**

- |                   |   |
|-------------------|---|
| (a) International | Actual ISD call rates per minute; Minimum Rs.50/- |
| (b) Inland        | Actual NWD call rates per minute; Minimum Rs.25/- |
| (c) Local         | Free  |

**11. For BIPL Staff(Salary Account Only)**

1. Issuance of Pay Order	Free
2. Issuance of DD	Free
3. Issuance of FTT	Free
4. DD / PO Cancellation	Free
5. Duplicate DD / PO	Free
6. Lockers (Small, Medium, Large)	Free
7. Outward Bill for Collection drawn outside Pakistan (OBC)	Free
8. OBC (drawn within Pakistan)	Free
9. Inward Bill for Collections (IBC)	Free
10. Outward FDD	Rs.50/-
11. FTT / FDD Cancellation	Rs.2/- per SMS
12. Cash Handling Charges on deposit of currency notes for credit to a Foreign Currency Account	Free
13. Stop Payment of cheques	Free
14. Stop payment on account of Loss of a Cheque Book	Free
15. Duplicate statement of account	Free
16. Confirmation of Balance to Auditors	Free
17. Account Reactivation Charges	Free
18. Issuance of Checkbooks (all currencies)- 25 leaves only	Free
19. PayPak Debit Card Issuance and Renewal	Free
20. Classic Debit Mastercard	Free
<b>21. IBFT</b>	<b>Free up to Rs. 25,000 (monthly) 0.1% or Rs. 200 whichever is lower on amount exceeding Rs. 25,000 in a month.</b>
22. OTP (One time Password via SMS)	Free

## 12. BankIslami Priority Banking

### A. Priority Banking Customer Relationship Criteria

The Priority Banking services are offered by the Bank at its sole discretion to its customer (including current and saving account holders) who meet the required eligibility and maintain the required criteria as follows:

Account Category	Type of Customer	Total Relationship (Combined) Balance Requirement
All Types of Checking Accounts & Term Deposit Certificates in PKR & FCY.	<ul style="list-style-type: none"> <li>Individual</li> <li>Joint Account</li> <li>Sole Proprietor</li> </ul>	Quarterly Average Balance of Rs. 3 Million and Above (or equivalent in FCY)

**Note:** BankIslami Priority Banking services may be discontinued if the required criteria are not maintained. Subsequently, charges for services shall be levied as per the Bank's Schedule of Charges.

### B. Priority Banking Fee Waivers

1	Priority Titanium Debit Mastercard Issuance	Free
2	Priority Titanium Debit Mastercard Replacement	Free
3	SMS Alert	Free
4	Internet Banking	Free
5	Mobile Application	Free
6	E Statement	Free
7	Pay Orders (PO)/ Demand Drafts (DD) Issuance	Free
8	Pay Orders (PO)/ Demand Drafts (DD) Cancellation	Free
9	Duplicate Pay Orders (PO)/ Demand Drafts (DD) Issuance	Free
10	Balance Certificate Issuance	Free
11	Duplicate Statement Issuance	Free
12	Inter Bank Funds Transfers	Free
13	Special Clearing Charges (sameday clearing)	Free
14	Online Banking	Free
15	One Touch Banking	Free
16	Cheque book Issuance	Free
17	Cheque Return Charges	Free
18	Cheque Stop Payment	Free
19	Inward Remittance	Free
20	Standing Order Instructions	Free
21	Locker Charges	Free *subject to availability



**C. Waivers on Consumer Banking Products**

1	Islami Auto Finance Application Fee	Free
2	Muskun Home financing Processing Charges	Free

The Branch Manager will serve as dedicated Relationship Manager for the Priority Customer.

**Note:**

- All other charges will be levied as per the Bank's prevailing Schedule of Charges
- To discontinue Priority Banking Services, Customer may request in writing to concerned Branch.

**13. BankIslami Mashal - Women Banking**

**A. DEPOSIT PRODUCTS**

Features	Mashal Asaan Account*	Mashal Saving Account	Mashal, I Wish, Plan
Cheque Book	Free	Free	Not applicable
Debit Card	50% discount on issuance and annual subscription fee of Debit Card (Classic MasterCard/PayPak)	On average balance of Rs.100,000/- : Free issuance and annual subscription of Debit Card (Classic MasterCard/PayPak).	Not applicable
e-statement	Free, upon request	Free, upon request	Free, upon request
SMS Banking Service	Normal charges will apply.	Normal charges will apply.	Free SMS alerts for defined linked checking account, upon request.
Locker Rental (Annual)	Normal charges will apply.	On average balance of Rs. 100,000/- and on subject to availability: <ul style="list-style-type: none"> <li>• Free Small locker i.e. 100% annual fee waiver or</li> <li>• 75% discount on Medium locker annual fee or</li> <li>• 50% discount on Large locker annual fee.</li> </ul>	Not applicable
Standing Instructions Fee	Free	Free	Free
Any Other Charges	All free services are applicable as per prevailing SOC else normal charges will apply	All free services are applicable as per prevailing SOC else normal charges will apply	All free services are applicable as per prevailing SOC else normal charges will apply

\* Mashal Asaan Remunerative Current Account

**B. CONSUMER FINANCE ( Mashal - Women Banking)**

**a) AUTO FINANCE**

Special offer for Working Women:

- i. Reduced\* Rental Rates
- ii. 50% Reduction in additional purchase price in case of early termination.
- iii. 75% Reduction in processing fee.

**\*T&C Apply**

**b) HOUSING FINANCE (MUSKUN)- ( Mashal - Women Banking)**

Special offer for Working Women:

- i. Reduced\* Rental Rates
- ii. 50% reduction in application processing fee.
- iii. 25% reduction in additional purchase price in case of early termination.

**\*T&C Apply**

**C. MASHAL BUSINESS FINANCE ( Mashal - Women Banking)**

**Women Entrepreneur:** Any business entity in which shareholding of a female is 50% or more.

**i. Processing Fees:**

Facilities in (Million PKR)	Minimum Fee (PKR)
Up to 5 million	5,000

Processing Fee is applicable upfront to every customer, whether case gets approved or not.

Miscellaneous Charges (i.e. charged for documents, documents security, evaluation of security and maintenance thereof etc.) will be equal to actual cost incurred by BankIslami.

#### 14. BankIslami HumSafar Scheme

- **Save Now, Travel Later (Saving Plan)**

- Standing Instructions Free
- Linked Account Statement Free

- **Travel Now, Pay Later (Financing)**

- Takaful (Travel, Life), Internal Verification and Legal Documentation Charges Approx Rs. 3,000 (However actual charges will be taken. Remaining (if any) will be reimbursed)
- Standing Instructions Free

- **Khush Naseeb Early Pilgrimage Criteria**

1. Minimum Balance Requirement at the time of random selection cutoff date is Rs. 100,000/- for Hajj and Umrah
2. Customer should be member of HumSafar Plan for the past 12 months with consistent payments as per agreed frequency of selected plan.
3. Minimum 500 eligible customers are mandatory for Khush Naseeb random selection to happen.
4. A person once selected will not be eligible again for his/her same or other joint / individual primary / secondary Hajj or Umrah Account.  
The balance requirement and minimum eligibility criteria may change from time to time at Bank's discretion and will be announced in latest SOC (Schedule of charges).

The BankIslami staff will be eligible to open these accounts and will be included in the Khush Naseeb Early Hajj & Umrah

The Selected person will get Umrah/ Hajj Discount voucher from travel agent on BankIslami panel (up to 50% amount of his/ her pilgrimage plan as per illustration calculator sheet signed by customer at the time of joining HumSafar Hajj and Umrah scheme). The discount voucher will be valid for 2 years to be utilized for Hajj and 1 year for Umrah.

## 15. NOTES

- A. Stamp Duty / FED if any will be recovered as per FBR regulations in addition to Bank's charges mentioned above.
- B. All charges are subject to government tax as announced/amended by the government from time to time.
- C. **Discounts / waivers may be given to the customers on Management's Discretion.**
- D. Current Accounts are based on 'Qard' therefore Bank will not give any extra benefit or waiver on any facility to Current Account holders.
- E. Any Charges, including out-of-pocket expenses, which are not covered under this schedule shall be recovered separately on case-to-case basis (subject to prior approval from Resident Shari'ah Board Member).

**Recommended By:**

Sd/-

**MATEEN MAHMOOD**

Sd/-

**ASADULLAH CHUDUARY**

Sd/-

**AASIM SALIM**

Sd/-

**MUHAMMAD AMIN**

Sd/-

**ZAHEER ELAHI BABAR**

Shariah Compliance Reviewed by:

Sd/-

**MUFTI JAVED AHMED**

Resident Shari'ah Board Member